

SERFF Tracking Number: JPFC-128066946 State: Arkansas
 Filing Company: The Lincoln National Life Insurance Company State Tracking Number:
 Company Tracking Number: SP-800
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: FIA Insert Schedule Page
 Project Name/Number: /

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: FIA Insert Schedule Page

SERFF Tr Num: JPFC-128066946 State: Arkansas

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-
Closed

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: SP-800

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Tracy Jackson, David
Miceli

Disposition Date: 02/28/2012

Date Submitted: 02/23/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/28/2012

State Status Changed: 02/28/2012

Deemer Date:

Created By: Tracy Jackson

Submitted By: Tracy Jackson

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Fixed Annuity Form

Insert Schedule Page

The Lincoln National Life Insurance Company,
NAIC #0020-65676, FEIN #35-0472300

Dear Sir or Madam:

SERFF Tracking Number: JPFC-128066946 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number:
Company Tracking Number: SP-800
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: FIA Insert Schedule Page
Project Name/Number: /

Enclosed for your review and approval is the referenced form. This form is new and will not replace any forms filed previously with your Department.

The insert schedule page will provide for a new indexed account that will be made available for new issuance of the following forms and on any subsequently approved Fixed Indexed Annuities.

Form Date Approved

94-523	4-21-03
05-606	8-24-05
06-610	9-6-06

This new index account will credit indexed interest at the end of the indexed term.

The amount of indexed interest credited at the end of an indexed term equals the indexed credit percentage times the indexed account value immediately preceding the end of the indexed term.

The indexed credit percentage for an indexed term equals $(A \times B) - C$ where:

A = The indexed growth percentage for the indexed term.

B = The participation rate percentage for the indexed term.

C = The indexed interest spread, if any, for the indexed term.

The indexed credit percentage will never be less than 0.00%.

This insert schedule page will be added as a continuation of the Contract's current schedule pages. It will have the same form number as the base product it will be attached as listed above.

We have bracketed certain items in the form as variable information because they may change for new issues in the future. It is our understanding that changes to the bracketed items for new issues will not require a new filing of the schedule page. We confirm that the brackets will not actually appear on the schedule page at issue.

Your prompt review and approval consideration of this submission will be greatly appreciated. Enclosed are any necessary filing fees, certifications and actuarial support.

Should you have any questions, please call 1-800-458-5299 ext. 4178 or email me at tracy.jackson@lfg.com.

Company and Contact

Filing Contact Information

SERFF Tracking Number: JPFC-128066946 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number:
Company Tracking Number: SP-800
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: FIA Insert Schedule Page
Project Name/Number: /

Tracy Jackson, Compliance Analyst tracy.l.jackson@lfg.com
100 N. Greene St. 800-458-5299 [Phone] 4178 [Ext]
MC - 5095 111-111-1111 [FAX]
Greensboro, NC 27401

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church St.	Group Code: 20	Company Type: Insurance
Hartford, CT 06103	Group Name:	State ID Number:
(800) 458-5299 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$50.00	02/23/2012	56592093

SERFF Tracking Number: JPFC-128066946 State: Arkansas
Filing Company: The Lincoln National Life Insurance Company State Tracking Number:
Company Tracking Number: SP-800
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: FIA Insert Schedule Page
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/28/2012	02/28/2012

SERFF Tracking Number: *JPFC-128066946* *State:* *Arkansas*
Filing Company: *The Lincoln National Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *SP-800*
TOI: *A10 Annuities - Other* *Sub-TOI:* *A10.000 Annuities - Other*
Product Name: *FIA Insert Schedule Page*
Project Name/Number: */*

Disposition

Disposition Date: 02/28/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: JPFC-128066946 State: Arkansas

Filing Company: The Lincoln National Life Insurance Company State Tracking Number:

Company Tracking Number: SP-800

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: FIA Insert Schedule Page

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	SOV		Yes
Form	Insert Schedule Page		Yes

SERFF Tracking Number: JPFC-128066946 State: Arkansas

Filing Company: The Lincoln National Life Insurance Company State Tracking Number:

Company Tracking Number: SP-800

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: FIA Insert Schedule Page

Project Name/Number: /

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
		Schedule	Insert Schedule PageInitial Pages			0.000	indx acct 1yr pt-pt w-spread and part rate.pdf

SCHEDULE PAGE (continued)

1 Yr Point-Point/Spread Indexed Account

The following information contained on this page is applicable to the 1 Yr Point-Point Spread Indexed Account.

Initial Indexed Account Value:	[\$0.00]	Initial Participation Rate	[40%]
Index [(Excluding dividend income)]:	[S&P 500*]	Guaranteed Minimum Participation Rate	[25%]
Index Value on the Policy** Date:	[800.00]	Initial Indexed Term:	[1 Year]
Initial Indexed Interest Spread	[9.00%]	Subsequent Indexed Term:	[1 Year]
Guaranteed Maximum Indexed Interest Spread:	[12.00%]		

Allocation to the 1 Yr Point-Point/Spread Indexed Account

The initial indexed term for the indexed account begins on the policy date. Subsequent indexed terms are consecutive and begin on subsequent policy anniversaries. The length of the initial and subsequent indexed terms is shown above. Allocations into or out of the indexed account can only be made at the beginning of an indexed term.

Indexed Interest

Indexed interest is credited at the end of an indexed term. Deductions for surrenders, MVA, surrender charges and taxes during an indexed term receive no indexed interest for the indexed term in which the deduction occurs.

The amount of indexed interest credited at the end of an indexed term equals the indexed credit percentage times the indexed account value immediately preceding the end of the indexed term.

The indexed credit percentage for an indexed term equals $(A \times B) - C$ where:

A = The indexed growth percentage for the indexed term.

B = The participation rate percentage for the indexed term.

C = The indexed interest spread, if any, for the indexed term.

The indexed credit percentage will never be less than 0.00%.

Indexed Growth Percentage

The indexed growth percentage for an indexed term equals the percentage increase, if any, in the index value at the end of the indexed term over the index value as of the beginning of the indexed term. The indexed growth percentage is calculated by subtracting the index value as of the beginning of the indexed term from the index value at the end of the indexed term. The difference is then divided by the index value as of the beginning of the indexed term.

Indexed Interest Spread

The indexed interest spread is a percentage that will be subtracted from the result of the calculation $(A \times B)$ as described in the Indexed Interest provision, to determine the indexed credit percentage. The initial indexed interest spread applies during the initial indexed term. The initial indexed interest spread is shown above.

The Company will declare, at its discretion, an indexed interest spread for each subsequent indexed term. If no indexed interest spread is declared for an indexed term, the indexed interest spread will be the indexed interest spread declared by the Company for the previous indexed term.

Subsequent indexed interest spreads may be higher or lower than the initial indexed interest spread, but will never be greater than the guaranteed maximum indexed interest spread. Subsequent indexed interest spreads may differ from the indexed interest spread used for new policies or for other policies issued at different times. The Company will declare the indexed interest spreads on a basis which does not discriminate unfairly within any class of policies.

Guaranteed Maximum Indexed Interest Spread

In no event will the indexed interest spread for an indexed term be greater than the guaranteed maximum indexed interest spread. The guaranteed maximum indexed interest spread is shown above.

(continued)

* "Standard & Poor's®" and "S&P 500®" are trademarks of Standard & Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc. and have been licensed for use by The Lincoln National Life Insurance Company. Lincoln's Products are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this Product.

***"Policy" may be referred to as "Contract."

SCHEDULE PAGE (continued)

Participation Rate

The participation rate is a percentage that is multiplied by the indexed growth percentage in the calculation (A x B) as described in the Indexed Interest provision. The initial participation rate applies during the initial indexed term. The initial participation rate is shown above.

The Company will declare, at its discretion, a participation rate for each subsequent indexed term. If no participation rate is declared for an indexed term, the participation rate will be the participation rate declared by the Company for the previous indexed term.

Subsequent participation rates may be higher or lower than the initial participation rate, but will never be lower than the guaranteed minimum participation rate. Subsequent participation rates may differ from the participation rate used for new policies or for other policies issued at different times. The Company will declare the participation rates on a basis which does not discriminate unfairly within any class of policies.

Guaranteed Minimum Participation Rate

In no event will the participation rate for an indexed term be less than the guaranteed minimum participation rate. The guaranteed minimum participation rate is shown above.

SERFF Tracking Number: JPFC-128066946 State: Arkansas

Filing Company: The Lincoln National Life Insurance Company State Tracking Number:

Company Tracking Number: SP-800

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: FIA Insert Schedule Page

Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: READCERT Officer.pdf		
	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: not applicable to this filing Comments:		
	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachments: New Directions Act Memo PtP Sprd supp.pdf OptiChoice Act Memo PtP Sprd supp.pdf OptiPoint Act Memo PtP Sprd supp.pdf Attachment A.pdf		
	Item Status:	Status Date:
Satisfied - Item: SOV Comments: Attachment: Variablity Statement.pdf		

Arkansas

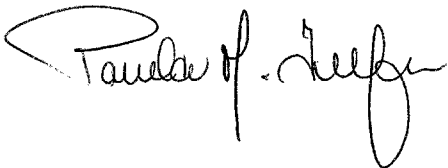
READABILITY CERTIFICATION

Company Name: The Lincoln National Life Insurance Company
NAIC Number: 020-65676

SUBJECT: Insert Schedule Page

As an officer of The Lincoln National Life Insurance Company I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
[<u> </u>]*	<u>50.00*</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



Pamela Telfer
Vice President, Product Compliance

February 29, 2012
Date

* The score is combined with the product it will be attached to. The form number will be the same form number as of the product it will be attached.

STATEMENT OF VARIABILITY

Lincoln National Life Insurance Company

NAIC # 65676 FEIN 35-0472300

Insert Schedule Page

The following data has been shown within brackets in the above referenced form for reasons stated as follows:

Page#	Bracketed Item	Explanation
3e	Initial Indexed Account Value	Based on the percentage of the initial premium the policyowner chose to place into the particular account
3e	Index Value on the Policy Date	The value of the index on the date the policy is issued
3e	Initial Indexed Interest Spread	Is a percentage that will be subtracted from the result of the calculation (A x B) as described in the Indexed Interest provision, to determine the indexed credit percentage where A = The Indexed growth percentage for the indexed term and B = The participation rate percentage for the indexed term.
3e	Initial Participation Rate	Is a percentage that is multiplied by the indexed growth percentage in the calculation (A x B) as described in the Indexed Interest provision where A = The Indexed growth percentage for the indexed term and B = The participation rate percentage for the indexed term.
3e	Initial Indexed Term	Time period an index term is guaranteed. Is based on the index and will be set by the company
3e	Form number	The form number of the schedule page will be the same form number of the base product it will be attached.